

POLICY COVERAGE PAGE

Insured's Name: PEPPERTREE EAST CONDOMINIUM INC Policy # 411555456

Policy Dates: From: 11/01/2023 11/01/2024

Surplus Lines Agent's Name: Thomas C Poppell III

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

Surplus Lines Agent's License #: A209654

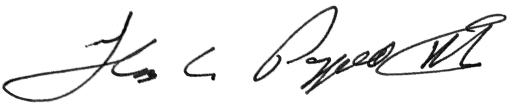
Producing Agent's Name: Stryker Lee Sinclair

Producing Agent's Physical Address: 325 5TH AVE SUITE 108 INDIALANTIC, FL 32903-4226

“THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.”

“SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.”

Policy Premium: <u>\$22,686.00</u>	Policy Fee: <u>\$100.00</u>
Inspection Fee: <u>N/A</u>	Service Fee: <u>\$13.67</u>
Tax: <u>\$1,125.63</u>	Citizen's Assessment: <u>N/A</u>
EMPA Surcharge: <u>\$4.00</u>	FHCF Assessment: <u>N/A</u>

Surplus Lines Agent's Countersignature:  Date Signed 10/09/2023

“THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”

“THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”

FRONTline

INSURANCE

COMMERCIAL PROPERTY POLICY
AMENDED DECLARATIONS

TRANSACTION DATE: 11/01/2023
DATE ISSUED: 10/09/2023

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
4115555456	From: 11/01/2023	To: 11/01/2024
	12:01 AM Standard Time	

REASON AMENDED: Mailing Address Change
PRO-RATED CHANGE IN PREMIUM: \$0.00

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 321-725-7000.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-22146
PEPPERTREE EAST CONDOMINIUM INC PO BOX 120096 MELBOURNE, FL 32912 TELEPHONE: 386-302-3107	J.W. EDENS & COMPANY - INDIALANTIC CL 325 5TH AVE SUITE 108 INDIALANTIC, FL 32903-4226 TELEPHONE: 321-725-7000	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	201 6TH AVE, MELBOURNE BEACH, FL 32951-2336	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - RESIDENTIAL CONDOMINIUM ASSOCIATION
1	2	201 6TH AVE, MELBOURNE BEACH, FL 32951-2336	CSP-0931 AUTO STORAGE/GARAGES-NO REPAIRS - GARAGE
2	1	203 6TH AVE, MELBOURNE BEACH, FL 32951-2337	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - RESIDENTIAL CONDOMINIUM ASSOCIATION
2	2	203 6TH AVE, MELBOURNE BEACH, FL 32951-2337	CSP-0931 AUTO STORAGE/GARAGES-NO REPAIRS - GARAGE

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS: SPECIAL
COVERAGE	LIMIT OF INSURANCE
PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - STANDARD	SEE FORM

INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGES PROVIDED:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$768,780	RCV	80%
1	2	BUILDING COVERAGE	\$61,414	RCV	80%
2	1	BUILDING COVERAGE	\$762,300	RCV	80%
2	2	BUILDING COVERAGE	\$61,414	RCV	80%

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW

OPTIONAL COVERAGES:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	SPECIAL CLASS ITEM 1 (1 FENCES AND WALLS - FENCE)	\$2,000	RCV	80%
1	1	ADDITIONAL COVERED PROPERTY SCHEDULE	INCLUDED		N/A

DEDUCTIBLES:						
LOC NO	BLDG NO	COVERAGE	AOP	WIND/HAIL	HURRICANE PERCENTAGE - CALENDAR YEAR	OTHER
1	1	BUILDING COVERAGE	\$2,500	1%	5%	
1	1	SPECIAL CLASS ITEM 1 (1 FENCES AND WALLS - FENCE)	\$2,500	1%	5%	
1	2	BUILDING COVERAGE	\$2,500	1%	5%	

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TELEPHONE: 386-302-3107	TELEPHONE: 321-725-7000	

DEDUCTIBLES:					
2	1	BUILDING COVERAGE	\$2,500	1%	5%
2	2	BUILDING COVERAGE	\$2,500	1%	5%

TOTAL COVERAGE PREMIUM	\$22,686.00
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POLICY TAXES AND FEES:	
FLSO FEE	\$13.67
POLICY FEE	\$100.00
EMPA	\$4.00
FLORIDA TAX	\$1,125.63
TOTAL TAXES AND FEES	\$1,243.30

TOTAL POLICY PREMIUM	\$23,929.30
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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 20	DECLARATIONS PAGE
FIU FL SLD	01 22	SURPLUS LINES DISCLOSURE - FLORIDA
IL P 001	01 04	OFAC ADVISORY NOTICE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 10 30	06 07	CAUSES OF LOSS - SPECIAL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 01 25	02 12	FLORIDA CHANGES
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 23	06 07	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	04 21	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU BE 01	02 23	PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - STANDARD
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT

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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

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AUTHORIZED SIGNATURE:  DATE SIGNED: 10/09/2023

Surplus Lines Agent's Name: Thomas C Poppell III Surplus Lines Agent's License: A209654

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

FRONTLINE WEBSITE: www.frontlineinsurance.com FRONTLINE EMAIL: info@frontlineinsurance.com